

Fill in this information to identify the case:

Debtor 1 MICHAEL R. DAFFERN

Debtor 2 AMY JO DAFFERN
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-20673JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 6 8 6 3

Property Address: 122 GIFFIN AVE
PITTSBURGH PA 15210

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>13,525.83</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>13,525.83</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>250.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>250.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>13,775.83</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$652.90

The next postpetition payment is due on 3 / 1 / 2021
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL R. DAFFERN
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 03/09/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL R. DAFFERN**
Name

Case number (if known) **16-20673JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
11/21/2017	1061353	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	738.08
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	377.49
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	607.18
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	377.46
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	377.45
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	148.49
05/25/2018	1080939	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	945.80
06/22/2018	1084086	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	39.07
10/29/2018	1096898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,140.60
12/21/2018	1103141	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	68.06
01/25/2019	1106348	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	398.21
02/25/2019	1109599	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	398.32
03/25/2019	1112892	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	398.29
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	90.24
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,148.84
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,167.15
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	105.87
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	401.86
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	293.67
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	587.22
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,151.97
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	520.48
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	520.45
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	523.58
				<u>13,525.83</u>

Post Petition Claim (1305) (Part 2 (d))

10/29/2018	1096898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	28.76
02/25/2019	1109599	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	21.80
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	41.29
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	29.43
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	20.20
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	69.07
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	26.25
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	13.20
				<u>250.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

08/26/2016	1009961	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	4,203.85
09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	382.61
10/26/2016	1017855	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.70
11/21/2016	1021164	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	692.98
12/21/2016	1024461	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	766.03
01/27/2017	1027931	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,232.16
02/24/2017	1031344	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	437.25
03/28/2017	1034783	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	871.38
04/21/2017	1038073	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	970.98
05/25/2017	1041351	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	968.48
06/27/2017	1044736	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	803.49
07/25/2017	1048057	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	642.23
08/25/2017	1051391	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	780.23
09/26/2017	1054719	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
10/25/2017	1058078	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
11/21/2017	1061353	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
05/25/2018	1080939	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
06/22/2018	1084086	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	711.23
07/26/2018	1087303	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	655.05
08/28/2018	1090517	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,275.01

Debtor 1 **MICHAEL R. DAFFERN**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
09/25/2018	1093649	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
10/29/2018	1096898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
11/27/2018	1100036	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	536.30
12/21/2018	1103141	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	987.68
01/25/2019	1106348	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
02/25/2019	1109599	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
03/25/2019	1112892	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,523.98
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
08/27/2019	1129895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	596.85
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	927.13
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	761.99
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,976.67
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	592.54
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	715.76
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
08/25/2020	1169979	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	388.31
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	919.99
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	654.15
				<u>41,741.76</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL R. DAFFERN
AMY JO DAFFERN
122 GIFFIN AVENUE
PITTSBURGH, PA 15210

MATTHEW M HERRON ESQ
THE DEBT DOCTORS LLC
607 COLLEGE ST STE 101
PITTSBURGH, PA 15232

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

MCCALLA RAYMER ET AL
NATL BANKRUPTCY DEPT**
1544 OLD ALABAMA RD**
ROSWELL, GA 30076-2102

3/9/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee